

5433

Written testimony of Dalia Richardson  
HB 5433 – *An Act Concerning Health Insurance Coverage for Stepchildren*

February 3, 2009

I am writing in support of HB 5433, *An Act Concerning Health Insurance Coverage for Stepchildren*. At this time there are no requirements in regard to this issue, and I believe that this legislation would be a benefit to the children in this state by allowing stepparents to carry health insurance for their stepchildren. Without this bill many children who could be covered by a stepparent will have to be on Husky or will not carry health insurance if the family's income is too high for state health coverage.

Here is my story:

I am a recently married mother of three children, ages 1, 13, and 15. All children have different fathers. My 1 year-old and I are covered under my husbands insurance. My 13 year-old and her father are covered under his wife's insurance. However, my 15 year-old, whose father has never been in the picture, currently has no coverage. Until last year I carried her on my policy but I am now a stay at home mom and do not have my own coverage.

The father of my 13 year-old, who has been in my 15 year-olds life since she was little is unable to cover her because he is not her biological father and his wife's insurance will not allow it. My husband is willing to cover her but is unable to because they require him to have legal guardianship of her. Requiring guardianship is unfair in the regard that my husband should not be liable for her financially in the case that something happens.

My husband's income is outside Husky's eligibility. Last time I took her to her pediatrician we had to pay \$115 for the visit. Imagine if she was hurt or required a visit to the emergency room. We would be unable to receive any help due to his income.

Between us we have five children, and if there was ever a need for the only child without insurance to be hospitalized we would be unable to pay all the bills. This legislation would help many families who have similar situations; whether it be deadbeat parents, children with a deceased parent, etc. It would also help because more parents who have to work because of insurance purposes would be able to stay home and give these children the attention and supervision they need and deserve, therefore helping society.

Thank you for your time, and I urge you to support this legislation.

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